

Environmental Damage & Pollution Legal Liability



Information document about the insurance product

Company: Zurich Insurance plc Belgian Branch, schadeverzekeraar, licence number: 2079 (BEL)
Product: Environmental Damage & Pollution Legal Liability

This document only provides a summary of the key features of the insurance. You will find all the terms and conditions in the [policy conditions](#).

What is this type of insurance?

This policy provides This insurance provides coverage for the insured's legal liability for bodily injury and property damage following a pollution event

Extra information

It can equally cover the on-site and off-site cleanup costs, environmental damage costs, transportation loss, business interruption loss, contractors operations loss as well as crisis management expenses.

What is insured?



- ✓ Bodily injury and Property damage

Loss resulting from a claim in respect of legal liability of the insured arising out of

Bodily injury and/or;

Property damage ;

caused by an existing or new pollution event that is on, at, under, is migrating or has migrated from a covered location.

Choice: Clean Up costs

Clean up costs which are caused by an existing or new pollution event that is on, at, under, is migrating or has migrated from a covered location.

Choice: Environmental Damage

Environmental damage costs resulting from environmental damage that is caused by the business of the insured and is on, at or under a covered location or is beyond the boundary of a covered location but arises out of the business on a covered location.

Choice: transportation loss

Legal liability for a transportation loss resulting from a pollution event .

Choice: Business interruption loss

Business interruption expense, loss of business income or loss of rental value incurred as result of a pollution event that is on, at or under a covered location.

Choice: Contractor's operations loss

Legal liability for bodily injury, property damage, cleanup costs resulting from a pollution event or environmental damage.



What is not insured?

are excluded :

- ✗ abandoned property
- contractual liability
- property under custody and control
- deliberate acts
- Employers liability
- Liquidated damages, fines, penalties, punitive or exemplary damages
- known pollution events or environmental damage
- known underground storage tanks
- costs for maintenance or improvements

are excluded :

- ✗ motor, rolling stock, aviation or marine liability
- naturally occurring substance
- known claims
- products
- radioactive contamination
- related persons and organisations
- repair and replacement
- asbestos, lead, microbial substance
- terrorism
- voluntary subsurface investigation
- wrongful acts or deliberate non compliance
- war

Choice: Additional payments

Additional payments arising out of the coverages above

Choice: Crisis Management

Crisis management expenses in response to a pollution event or environmental damage if these subject the insured to significant adverse media attention.

**Are there any restrictions on cover?**

! A deductible of which the amount is determined on a case by case basis

Sublimits to be determined on a case by case basis for certain coverage extensions

**Where am I covered?**

✓ The covered locations are mentioned on the policy schedule

**What are my obligations?**

When taking out insurance, provide the company with complete risk information.

Notify the insurer if changes occur in the risk (new sites, activities,...)

Take all necessary and reasonable precautions to prevent a loss

Cooperate with the insurer in the handling of the claim

**When and how do I pay?**

Premium is due on an annual basis and must be paid upon presentation of an invoice

**When does the cover start and end?**

The policy period and inception date are mentioned on the policy schedule

**How do I cancel the contract?**

You can terminate the policy by sending a registered letter with 3 months notice before the end of the policy period.